IntelliSense Corporation
American Bonded Collection
Asset Recovery Northwest, Inc.
Associated Credit Services, Inc.
Minol-MTR, L.P. (Minol)
Telecheck Recovery Services, Inc.

Name, City:	IntelliSense Corporation - Bothell, WA
Profession:	Collection Agency
Case Number:	2003-10-0923-00COL
Order Effective:	April 20, 2004
Summary of Facts:	 The Stipulated Findings of Fact, Conclusions of Law and Agreed Order provided that: IntelliSense Corporation was advertising as a collection agency and offering collection agency services on their web site without being properly licensed. [RCW 19.16.110]. IntelliSense Corporation collected funds on behalf of their collection clients during the period of August through November 2003 without the proper license. [RCW 19.16.110].
Action:	 Stipulated Findings of Fact, Conclusions of Law and Agreed Order: Respondent agreed to obtain a collection agency license and submit a financial statement that's in compliance with RCW 19.16.245 and WAC 308-29-020 prior to the effective date of the order; and Respondent to pay a \$5,000 administrative fine to be remitted to the Board with the Agreed Order.

Name, City:	Associated Credit Services, Inc Spokane, WA
Profession:	Collection Agency
Case Number:	2003-02-0911-00COL
Order Effective:	November 18, 2003
Summary of Facts:	The Stipulated Findings of Fact, Conclusions of Law and Agreed Order provided that: • In September 2002 the licensee sent a promissory note agreement to a debtor relating to a collection of a delinquent account. The agreement required 17 consecutive monthly payments and contained a provision that required the debtor to agree to pay a late charge of the greater amount of 5% of the unpaid amount of the monthly payment or \$20, if the debtor failed to make a full payment when due to licensee. [RCW 19.16.250(18)].
Action:	Stipulated Findings of Fact, Conclusions of Law and Agreed Order: • Licensee agreed to stop charging unauthorized fees; and • Licensee to pay a \$1,000 administrative fine, payable within 10 days of the effective date of the order.

Name, City:	Minol-MTR, L.P. (Minol) Addison, TX
Profession:	Collection Agency
Case Number:	2003-04-0902-00COL
Order Effective:	October 16, 2003
Summary of Facts:	 The Findings of Fact, Conclusions of Law and Final Order provided that: Minol is not licensed as a collection agency; In February and March 2003, on behalf of the property owners, Minol billed three residents located in the Seattle and Bellevue area for costs associated with utility usage for the apartments they rented. Each bill contained an administrative fee of either \$4.25 or \$4.50. [RCW 19.16.110]; On July 31, 2003 the Collection Agency Board issued a Temporary Order to Cease and Desist which ordered Minol to cease and desist performing collection agency activities in Washington; On September 5, 2003 the Collection Agency Board issued a stay to its July 31, 2003 Order, until its final decision after the conclusion of the hearing on the merits between the parties; and Minol manages the allocation of utility charges amongst tenants on behalf of property owners. Minol contracts with property owners to obtain the right to allocate, invoice and collect public utility payments from tenants. It is not Minol's practice to pursue delinquent accounts.
Action:	 Findings of Fact, Conclusions of Law and Final Order: Board determined that Minol's activities are exempt from licensing under RCW 19.16.100(3)(c). Department's request for entry of a Permanent Order to Cease and Desist was denied. Temporary Order to Cease and Desist issued to Minol on July 31, 2003 was lifted.

Name, City:	David R. Millsap Sunkidd Venture, Inc. d/b/a American Bonded Collection Spokane, WA
Profession:	Collection Agency
Case Number:	2002-11-0910-00COL
Order Effective:	September 10, 2003
Summary of Facts:	 The stipulated and agreed order provided that: In August 2002 the licensee sent a Notice of Dishonored Check to a debtor that demanded payment. The notice included an excessive handling fee of \$52.50. [RCW 19.16.250(18)]. In September 2002 the licensee sent a 2nd notice to the debtor requesting an increased amount and the notice was not itemized. [RCW 19.16.250(8)(c)].
Action:	 Stipulated and Agreed Order: Licensee agrees to stop charging excessive handling fees; Licensee agrees to itemize payment notices it sends to debtors to comply with RCW 19.16.250(8); and Licensee to pay a \$1,000 administrative fine, payable within 10 days of the effective date of the order.

Name, City:	Terry Crane, Manager and Telecheck Recovery Services, Inc. Lynnwood, WA
Profession:	Collection Agency
Case Number:	2001-03-0914-00COL
Order Effective:	April 15, 2003
Summary of Facts:	 The stipulated and agreed order provided that: In May 2001 the licensee failed to timely respond to the Department's request for information regarding a complaint [RCW 19.16.400 - failure to provide records]; and In July 2001 the licensee failed to keep and maintain all required records at their licensed location. They also did not have their license posted at the location [RCW 19.16.160 and RCW 19.16.230(1)(2)].
Action:	 Stipulated and Agreed Order: Licensee will ensure that their license is posted at the licensed location in Washington State; Licensee will keep and maintain all required records as covered by WAC 308-29-025 pertaining to either Washington clients, debtors or operations at its licensed location in Washington State in either paper or electronic form. The records to be maintained are identified in Schedule A, which is a part of the Order. If the records are copies of the original records, the originals must be accessible to the licensed location within 30 days of being requested; and Licensee to pay a \$2,000 administrative fine, payable within 14 days of the effective date of the order.

Name, City:	Bryce T. Morrison d/b/a Asset Recovery Northwest, Inc. Spokane, WA
Profession:	Collection Agency
Case Number:	2001-10-0906-00COL
Order Effective:	October 14, 2002
Summary of Facts:	 The agreed order provided that: In October 2001 the licensee sent a document titled "Information Subpoena" signed by Mr. Morrison to Washington Trust Bank. The document purported to be issued pursuant to law and demanded certain information and threatened to make the receiving institution liable for the full amount of the obligation owed by various debtors [RCW 19.16.250(5) - unlicensed practice of law]; and The licensee's address of record with the Department is not a physical location open to the public, but was at a rented commercial mailbox [RCW 19.16.230(1)].
Action:	 Agreed Order: Licensee to voluntarily surrender its collection agency license and will cease engaging in the business of a collection agency; Asset Recovery Northwest, Inc., Mr. Morrison, and any business in which Mr. Morrison is an owner or manager will not reapply for a collection agency license or engage in the business of a collection agency for a period of one year from the effective date of the order; and At the time of any reapplication, licensee will specifically certify that it has established a physical place of business and will comply with RCW 19.16.230. Licensee will also specifically certify that it understands the prohibition on the practice of law under RCW 19.16.250(5).